

Allowable Subject Matter

Claims 59-67, 69-75, 77-81, 83-91, 93-105 and 107-108 are allowed.

Reasons for Allowance

The following is a statement of reasons for indication of allowable subject matter.

The prior art fails to teach or suggest the limitations of:

- providing ... a plurality of access codes to a plurality of both prospective customers and existing customers of the card provider, wherein each of the plurality of access codes can not be used to transfer funds via the card provider;
- receiving a respective access code from a customer ...
- tailoring an offer from a plurality of stored offers to the customer ...based at least in part on the respective access code. (as in Claim 59).

Such limitation is present in all independent claims.

It is old and well known in the art for credit card providers to provide customized credit card offers (e.g. new credit card account offers) to potential cardholders based upon some characteristic or profile of the potential cardholder.

Furthermore, it is also old and well known in the art for credit card providers to provide customized credit card offers (e.g. increased credit lines offers, balance transfer offers) to existing credit cardholders based upon some characteristic or profile of the existing cardholder.

The instant application distinguishes from these old and well known practices by adding an additional preliminary stage to the offer process - distributing an access code, which cannot be used for a credit card transaction, to existing and potential customers

and submission of said access code results in the generation of the customized credit card offer.

Zorn (US PG Pub. 2002/0046089) discloses a method/system for targeting credit card offers (brochures) to existing and potential cardholders based upon some characteristic (credit worthiness) or profile of the existing or potential cardholder. (see abstract; para. 8; para. 15; para. 33). Neither this patent publication, alone nor in combination with others, discloses nor suggests the feature of a preliminary step of distributing an access code, which cannot be used for a credit card transaction, to existing and potential customers and submission of said access code results in the generation of the customized credit card offer.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JASON M. BORLINGHAUS whose telephone number is (571)272-6924. The examiner can normally be reached on Monday - Friday; 9am - 5:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James A. Kramer can be reached on (571)272-6783. The fax phone

number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jason M Borlinghaus/
Primary Examiner, Art Unit 3693
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